CLAIMS

WHAT IS CLAIMED IS:

1.   A method for transferring funds, comprising:

2   establishing an account via a client coupled to a global network;

         depositing funds into said account; and

4   withdrawing funds from said account;

         wherein said account is secured by said deposited funds, but unsecured by credit

6   information.

2.   The method of Claim 1, further comprising issuing a debit card corresponding to said

2   account.

3.   The method of Claim 1, further comprising verifying said deposited funds.

4.   The method of Claim 1, further comprising verifying said withdrawing of said funds.

5.   The method of Claim 1, wherein said establishing an account comprises:

2   establishing a login; and

         entering payor information; and

4   providing payee information.

6.   The method of Claim 5, wherein said entering said payor information does not include

2   the payor's social security number.

7.   The method of Claim 5, wherein said providing said payor information does not include

2   a credit card number of said payor.

8.   The method of Claim 5, wherein said providing said payee information does not include

2   the payee's social security number.

9.   The method of Claim 1, wherein said client is a personal computer.

10.   The method of Claim 9, wherein establishing an account is accomplished remotely by a

2   payor.

11.   The method of Claim 1, wherein said establishing an account is accomplished at any

2   client connected to a public accessible global computer network.

12.   The method of Claim 1, wherein said establishing an account is accomplished by a

2   payor or a member merchant.

13.   The method of Claim 1, wherein said depositing funds is depositing currency,

2   depositing via personal check, depositing funds from a debit card, depositing funds from a

credit card, or transferring funds from another account.

14.   The method of Claim 1, wherein said withdrawing funds is withdrawing funds by

2   utilizing a debit card, utilizing an identification card, utilizing a pre-established credit card,

transferring funds to another account, or obtaining currency from a member merchant.

15.   The method of Claim 1, wherein credit information is social security number, driver's

2   license number, credit card number, date of birth, employer information, or bank account

number.

16.   A method for transferring funds, comprising:

2   establishing an account;

depositing funds into said account;

4   receiving a prepaid debit card encoded with information corresponding to said

account; and

6   withdrawing funds from said account utilizing said debit card;

wherein said account is secured by said deposited funds but unsecured by credit

8   information, and is remotely established via a client coupled to a public accessible global

computer network.

17.   The method of Claim 16, wherein said withdrawing funds includes obtaining currency

2   from an automated teller machine.

18.   The method of Claim 16, wherein said account information comprises an account

2   identifier, personal identification number, and amount of funds available.

19.   The method of Claim 16, wherein said depositing funds is depositing currency,

2   depositing via personal check, depositing funds from a debit card, depositing funds from a

credit card, or transferring funds from another account.

20.   The method of Claim 16, wherein establishing an account comprises:

2   establishing a login;

            entering payor information; and

4   providing payee information.

21.   The method of Claim 16, wherein credit information is social security number, driver's

2   license number, credit card number, date of birth, employer information, or bank account

number.

22.   A method for establishing a modified unsecured account, comprising:

2   entering payor information;

            providing payee information; and

4   assigning an account identifier and password for said modified unsecured

account;

6   wherein said modified unsecured account is unsecured by credit information;

            wherein said account can be established utilizing any client connected to a public

8   accessible global computer network.

23.   The method of Claim 22, further comprising depositing funds corresponding to said

2   modified unsecured account.

24.   The method of Claim 22, further comprising issuing a debit card corresponding to said

2   modified unsecured account.

25.   The method of Claim 22, wherein credit information is social security number, driver's

2   license number, credit card number, date of birth, employer information, or bank account

number.

26.   A system for transferring money, comprising

2   a network;

a client coupled to said network;

4   a server coupled to said network; and

a funds transfer application on said server;

6   wherein an unsecured account is established on said server utilizing said funds

transfer application, and via said client;

8   wherein said unsecured account is secured by deposited funds.

27.   The system of Claim 26, further comprising a database coupled to said server,

2   configured to store information utilized by said funds transfer application.

28.   The system of Claim 26, wherein said client is a terminal, a computer, a personal

2   digital assistant, cellular telephone, or a blackberry-type device.

29.   The system of Claim 26, wherein said server is a computer.

30.   The system of Claim 26, wherein said client and said server communicate via HTTP

2   protocol.

31.   The system of Claim 26, wherein said network is a WAN, LAN, a public accessible

2   global computer network, a wireless network, and a virtual wireless network.

32.   Computer readable media having instructions stored thereon, which when executed by a

2   computing device, cause the computing device to perform a method comprising the steps of:

establishing an account via a client coupled to a global network;

4   depositing funds into said account; and

withdrawing funds from said account;

6   wherein said account is secured by said deposited funds, but unsecured by credit

information.

33.   A method of transferring funds, comprising:

2   remotely establishing an unsecured account having an account identifier and

password, via a client coupled to a public accessible global computer network; and

4   remotely funding said unsecured account by depositing money via a client

coupled to a public accessible global computer network and thereby providing security up to

6   the amount of money deposited in said unsecured account;

           withdrawing funds from said unsecured account from a remote location up to the

8   amount deposited into said unsecured account by providing said account identifier and said

password, wherein those funds requested are released to a person presenting said account

10   identifier and password.

34.   The method of Claim 33, wherein remotely funding said unsecured account comprises

2   transferring funds from another account to said unsecured account.

35.   The method of Claim 33, wherein said unsecured account is not secured by credit

2   information.

2   36.   The method of Claim 33, wherein said credit information is social security number,

driver's license number, credit card number, date of birth, employer information, or bank

4   account number.